

Imaged Certificate of Notice Page 1 of 5  
 IN THE UNITED STATES BANKRUPTCY COURT  
 WESTERN DISTRICT OF PENNSYLVANIA

FILED  
 6/10/24 12:44 pm  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

IN RE:

WILLIAM N GEARY  
 NICOLE M GEARY  
 Debtor(s)

Ronda J. Winnecour  
 Movant

vs.

No Repondents.

Case No.:18-24551

Chapter 13

Related to Docket No. 109

ORDER OF COURT

AND NOW, this 10th Day of June, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
 Gregory L. Taddonio, Chief Judge  
 United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
William N Geary  
Nicole M Geary  
Debtors

Case No. 18-24551-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 10, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William N Geary, Nicole M Geary, 321 Shady Ave, Charleroi, PA 15022-1243
14965566	+ Commonwealth OF PA, Bureau Of Comm Payroll Operations, PO Box 8006, Harrisburg, PA 17105-8006
14953358	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14953363	+ Natl Hosp Collections, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
14953375	+ U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 11 2024 11:19:08	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 11 2024 11:11:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14966383	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 11 2024 11:11:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
14959526	Email/Text: ally@ebn.phinsolutions.com	Jun 11 2024 11:11:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14953349	+ Email/Text: ally@ebn.phinsolutions.com	Jun 11 2024 11:11:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15222308	+ Email/Text: bankruptcy@avidac.com	Jun 11 2024 11:12:00	Avid Acceptance LLC., 6995 Union Park Center, Ste 450, Cottonwood Heights UT 84047-6145
14953350	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 11 2024 11:11:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14953351	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 11 2024 11:11:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14953353	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 11 2024 11:19:08	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14953352	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 11 2024 11:18:49	Cap1/bontn, Po Box 30253, Salt Lake City, UT 84130-0253
14971198	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 11 2024 11:19:08	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14953354	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 11 2024 11:18:53	Capitalone, 15000 Capital One Dr, Richmond, VA 23238-1119
14953355	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 11 2024 11:29:30	Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14953357	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Jun 11 2024 11:19:12	Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14953359	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 11 2024 11:11:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14953360	+ Email/Text: bankruptcy@huntington.com	Jun 11 2024 11:11:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14953356	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 11 2024 11:18:49	Chase Card, Po Box 15298, Wilmington, DE 19850
14953361	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 11 2024 11:11:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14975736	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 11 2024 11:11:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14953362	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 11 2024 11:11:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14953364	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 11 2024 11:11:00	Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
14953365	Email/Text: Bankruptcy.Notices@pnc.com	Jun 11 2024 11:11:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14985620	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 11 2024 11:19:11	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14954048	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 11 2024 11:19:10	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14955609	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 11 2024 11:11:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14953366	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 11 2024 11:29:30	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14953367	Email/PDF: cbp@omf.com	Jun 11 2024 11:29:28	Springleaf Financial S, Po Box 18142, Pleasant Hills, PA 15236
14953368	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2024 11:18:58	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14953369	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2024 11:18:49	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
14953370	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2024 11:29:28	Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14953371	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2024 11:19:01	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
14953372	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2024 11:19:08	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
14953373	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 11 2024 11:11:00	Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
14953374	+ Email/Text: bncmail@w-legal.com	Jun 11 2024 11:11:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14977174	Email/Text: BNCnotices@dcmservices.com	Jun 11 2024 11:11:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15047764	Email/Text: EDBKNotices@ecmc.org	Jun 11 2024 11:11:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
14980954	Email/PDF: ebn_ais@aisinfo.com	Jun 11 2024 11:19:10	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 37

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14965557	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14965558	*+	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14965559	*+	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14965561	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14965560	*+	Cap1/bontn, Po Box 30253, Salt Lake City, UT 84130-0253
14965562	*+	Capitalone, 15000 Capital One Dr, Richmond, VA 23238-1119
14965563	*+	Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14965565	*+	Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14965567	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14965568	*+	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14965564	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14965569	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14965570	*+	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14965571	*+	Natl Hosp Collections, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
14965572	*+	Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
14965573	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14965574	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14965575	*P++	SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251, address filed with court:, Springleaf Financial S, Po Box 18142, Pleasant Hills, PA 15236
14965576	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14965577	*+	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
14965578	*+	Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14965579	*+	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
14965580	*+	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
14965581	*+	Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
14965582	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14965583	*+	U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 1 Undeliverable, 27 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2024 at the address(es) listed below:

Name	Email Address
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Denise Carlon

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com

District/off: 0315-2

User: auto

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Heather Stacey Riloff

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com

Lawrence W. Willis

on behalf of Debtor William N Geary ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis

on behalf of Joint Debtor Nicole M Geary ecf@westernpabankruptcy.com  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Maria Miksich

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Robert P. Wendt

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pawb@fedphe.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8